EXHIBIT 1

• Lender: My Cashnow.com, Inc. Inc. • Address: The Hallmark Building, Suite 227 Old Airport Road, The Valley, Anguilla, BWI • Date: OCT 19, 2009 • Due: OCT 30, 2009	• Borrower: Crystal Aurandt • Address: 315 north 8th avenue altoona, PA 16601 • SSN: xxx-xx-7863

Annual Percentage Rate	**Finance Charge**	**Amount Financed**	**Total Payments**
Cost of your loan as a yearly rate	Cost of credit	The amount of credit provided to you or on your behalf	Amount you will have paid after making all payments as scheduled
308.940%	**$17.69**	**$190.00**	**$207.69**

Itemization of the Amount Financed

1. Amount Paid directly to the Borrower:	$190.00
2. Amount Paid to Creditor:	$207.69
3. Total Amount to Pay Lender (Payback):	$207.69

Loan Agreement

PROMISE TO PAY. You agree to pay the sum of **$207.69** as stated above My Cashnow.com, Inc. Inc. , its successors and or assignees via one or more Automated Clearing House (ACH) Debits or by allowing us to issue one or more bank drafts against your account. This will include your principal amount of **$190.00** and your initial finance charge of **$17.69** on your agreed upon due date of OCT 30, 2009. These will be submitted as separate transactions to your account. You promise to pay us the Total of Payments according to the terms of our disclosures set forth above on the date stated in the Promise To Pay above unless you elect to extend your loan. If you agree to extend your loan, you will be charged a new finance charge (referred to as an Extension Fee) based on the loan amount being extended. If you qualify and you do not repay the full amount of principal and interest on the Payment Date, your loan will be automatically extended until your next pay date. This means that you will be charged a new finance charge based on the loan amount being extended. Additional payment of principal may be required in addition to the fees due for the extension of the loan. A new finance charge will be applied to every extension of the loan. You grant us a security interest in your ACH/EFT Authorization in the amount of the Total of Payments (the "ACH/EFT") Pre-computed interest is calculated from the Disbursement Date based upon your promise, as a condition of the Loan Agreement, to pay us as scheduled. Interest is pre-computed and charged from the Disbursement Date until the Payment Date, as set forth in the disclosures above. All payments will be applied first to interest, then to outstanding fees, and then to principal. The annualized rate of interest charged, and the amount of interest charged, are set forth above as, respectively, the Annual Percentage Rate and the Finance Charge. Pursuant to the ACH/EFT Authorization, you have directed us, our successors and assigns to initiate one or more ACH/EFT debit entries to Your Bank Account to deduct the Total of Payments from Your

Bank Account on the Payment Date or thereafter and for certain fees that may be assessed in the event of dishonor when presentment is made to your bank on your ACH/EFT Authorization. If you are in default, you authorize us, our servicer or our agent, including attorneys and third party collection agencies, to continue initiating one or more ACH/EFT debit entries to your bank account, or any other bank account in your name, up to the amount owed until all amounts that you owe are paid in full, including any principal, interest, fee, or the return fee.

RETURNED TRANSACTIONS. In the event that any transaction that you have authorized returns to My Cashnow.com, Inc. Inc., its successors and or assignees for any reason: (1) you agree to pay a returned check charge of **$25.00**, you agree to pay this fee via Automated Clearing House (ACH) Debits or by allowing us to issue a bank draft against your account; You also agree to pay via Automated Clearing House (ACH) Debits or by allowing us to issue a bank draft against your account any finance fees or interest accrued on the outstanding principal amount throughout the life of the loan as described earlier. (2) in the event that My Cashnow.com, Inc. Inc., its successors and or assignees, initiates collection activity on your account, you agree to be responsible for collection fees, including but not limited to court costs and fees, and all reasonable attorney fees, and (3) you authorize My Cashnow.com, Inc. Inc., its successors and or assignees to initiate debits or bank drafts to any bank accounts in your name in amounts up to and less than the amount owed until the amount owed is paid in full.

GOVERNING LAW. The transactions related to this loan will be deemed to have taken place in the offices of My Cashnow.com, Inc. Inc. at the above address, its successors and or assignees regardless of where you may be viewing or accessing this site.

TELETRACK. I understand that My Cashnow.com, Inc. Inc. will not perform a credit check with a credit bureau, but I agree to allow searches of the Teletrack database. The Teletrack database is a national database of consumers and contains information about transactions with lending institutions.

CL VERIFY. I understand that My Cashnow.com, Inc. Inc. will not perform a credit check with a credit bureau, but I agree to allow searches of the CL Verify database. The CL Verify database is a national database of consumers and contains information about transactions with lending institutions.

CONSENT FOR ELECTRONIC DISCLOSURES.

Doing Business on the Internet. We can only give you the benefits of our service by conducting business electronically over the Internet. One of the first steps in doing business with you electronically over the Internet is to obtain from you your consent to our communicating with you electronically. This communication informs you of your rights when receiving communications from us electronically.

Consenting to Do Business Electronically. By giving us your consent, you agree that all communications from us relating to your use of this web site, now or in the future may be provided or made available to you electronically by e-mail or at our website.

Scope of Consent. Your consent to receive communications and do business electronically, and our agreement to do so, applies to all of your transactions with us.

Hardware and Software Requirements. To access and retain the communications electronically, you will need to use a computer with Internet Explorer 4.0 or above, Netscape Navigator 4.0 or above, or similar software, an email address, ability to check email, and hardware capable of running this software.

Withdrawing Consent. You may withdraw your consent to receive communications electronically by contacting us in the manner described below. If you withdraw your consent, from that time forward, you will not be able to apply for new loans or services. The withdrawal of your consent will not affect the legal validity and enforceability of any pending loans obtained through our web site, or any electronic communications provided or business transacted between us prior to the time you withdraw your consent.

How to Contact Us. You can withdraw your consent to electronic communications with us be calling a customer service agent toll free at 866-398-2274.

AGREEMENT TO ARBITRATE DISPUTES. You hereby agree that disputes and controversies of every kind and nature between the parties hereto arising out of or in connection with this agreement as to the existence, construction, validity, interpretation or meaning, performance, nonperformance, enforcement, operation, breach, continuance, or termination therefore, as well as whether the controversy or dispute is subject to arbitration, and the amount of any loss or damage, shall be submitted to arbitration in a jurisdiction to be chosen by My Cashnow.com, Inc. Inc. pursuant to the commercial rules of the American Arbitration Association in effect at the time any arbitration proceeding is commenced, which rules are hereby incorporated by reference thereto and made a part of this agreement. T heclaim individually as provided above. This agreement not to bring or participate in class action suits is an independent agreement and shall survive the closing and repayment of the loan for which you are applying.

SOLVENCY. You are representing that by obtaining the loan as contemplated by this agreement, you are not intending to hinder, delay or defraud any of your present or future creditors. Before obtaining the loan as contemplated in this agreement, you have been paying your debts substantially as they become due. You are presently not in bankruptcy, are not contemplating filing for debt relief under bankruptcy laws, and have not been in bankruptcy for at least five years.

By clicking "I Agree" below, you certify that all of the information provided above is true, complete and correct and provided to us, My Cashnow.com, Inc. Inc., for the purpose of inducing us to make the loan for which you are applying.

By clicking "I Agree" below you also agree to the Agreement to Arbitrate Disputes and the Agreement Not to Bring or Participate in Class Action Lawsuits. We have retained an independent company to process your application and service your loan ("Servicer")

By clicking "I Agree" below you agree to all of the terms and conditions of this agreement, you represent that you have read and understand the terms of our privacy policy, you authorize us to share your information with the Servicer as necessary to process, fund, and service your loan and otherwise as provided in our Privacy Policy. You also agree that we may assign your loan to an independent company, and you give your consent to the receipt of any and all notices, including but not limited to initial and annual privacy notices, via our web site.

BE ADVISED THAT TRANSACTIONS RELATED TO LOANS BY My Cashnow.com, Inc. Inc.,its successors and/or assignees ARE INITIATED BY ELECTRONIC TRANSFER (ACH or EFT).

Crystal Aurandt